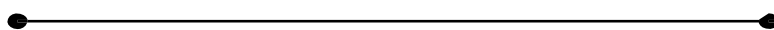




Earning Your Business Every Day

*Risk Appetite Guide
Quick Reference*



*All States
Except New Jersey*



Merchants Insurance Group is pleased to provide you with our Marketing Guide. Merchants offers a broad portfolio of commercial property and casualty insurance products. This guide provides an overview of our position on many classes of business, and will help you determine our overall underwriting approach for the classes listed.

Please contact your Territory Manager to determine if there are any state specific guidelines not contemplated in this guide. You also need to review the product eligibility guidelines and your agency binding authority. These documents are located on the Merchants Web Site: www.merchantsgroup.com/

Our risk desirability is shown in this guide by using the following symbols:

- indicates this is a class or line of business that we prefer to write, subject to loss history and other underwriting information.
- ▼ indicates we would like you to discuss the classification or line of business with your Underwriter prior to quoting or binding the exposure, as we may have specific underwriting requirements for the class.
- ⊘ indicates the classification or line of business is not desirable to Merchants Insurance Group and should not be submitted.

Regardless of the symbol shown in the manual, if you have an insured whom you believe would be a good account for Merchants Insurance Group, please contact your underwriter to discuss the risk.

Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|--|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Air Conditioning and Heating (Combined) or Heating Equipment Dealers or Distributors Only | | 013930 | | | ⊘ | ⊘ | ● | ● | ▼ | ● | ● |
| Air Conditioning and Heating (Combined) or Heating Systems or Equipment Dealers or Distributors and Installation, Servicing or Repair - NO LPG Equipment Sales or Work | | 095647 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Air Conditioning and Heating Supplies | 131000 | 013930 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Air Conditioning and Heating Supplies - Wholesale | 131002 | 013930 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Air Conditioning and Heating Work | 132000 | 095647 | | CONT | ● | ⊘ | ● | ● | ● | ● | ● |
| Air Conditioning Equipment - Sales Only | | 010010 | | | ⊘ | ⊘ | ● | ● | ▼ | ● | ● |
| Air Conditioning Systems or Equipment - Sales, Installation, Servicing or Repair | | 091111 | | | ⊘ | ⊘ | ● | ● | ▼ | ● | ● |
| Alarms and Alarm Systems - Installation, Servicing or Repair | | 091127 | | | ⊘ | ⊘ | ● | ⊘ | ⊘ | ● | ⊘ |
| Antique Stores | | 010026 | | | ⊘ | ⊘ | ▼ | ● | ▼ | ● | ● |
| Apartment Buildings | | 060010 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Appliance and Accessory Installation, Servicing or Repair - Commercial | | 091150 | | | ⊘ | ⊘ | ● | ● | ▼ | ● | ● |
| Appliance and Accessory Installation, Servicing or Repair - Household | 131006 | 091155 | | SERV | ⊘ | ⊘ | ● | ● | ▼ | ● | ● |
| Appliance Installation or Repair - Household Type only - Gas | 132014 | 091155 | | CONT | ● | ⊘ | ● | ● | ● | ● | ● |
| Appliance Installation or Repair - Household Type - Electrical | 132011 | 091155 | | CONT | ● | ⊘ | ● | ● | ● | ● | ● |
| Appliance Store - Household Type | 131008 | 010042 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Appliance Store - Household Type - Wholesale | 131010 | 010040 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Army and Navy Store | | 010060 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Automobile Parts, Accessories and Supplies | 131014 | 010071 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Automobile Parts, Accessories and Supplies - Wholesale | 131016 | 010070 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Automobile Quick Lubrication Services | | 010072 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Automobile Repair or Service Shops, NOC | | 010073 | 909323 | | ⊘ | ● | ● | ● | ● | ● | ● |
| Automobile Repair Shops - Self Service - No Body Repair | | 010075 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Automobile Repair: Air Conditioning Systems | | 010073 | 909321 | | ⊘ | ● | ● | ● | ● | ● | ● |
| Automobile Repair: Auto Collision Repair | | 010073 | 909328 | | ⊘ | ● | ● | ● | ● | ● | ● |
| Automobile Repair: Electrical Installation and Repair | | 010073 | 909325 | | ⊘ | ● | ● | ● | ● | ● | ● |
| Automobile Repair: Glass Installation | | 010073 | 909322 | | ⊘ | ● | ● | ● | ● | ● | ● |
| Automobile Repair: Transmission Systems | | 010073 | 909326 | | ⊘ | ● | ● | ● | ● | ● | ● |
| Automobile Repair: Tune Up and Emissions Testing | | 010073 | 909327 | | ⊘ | ● | ● | ● | ● | ● | ● |
| Bakery - Limited Cooking - Retail | 131018 | 010100 | | FOOD | ● | ⊘ | ● | ● | ● | ● | ● |



Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|--|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Bakery - Limited Cooking - Wholesale | 131020 | 010100 | | FOOD | ● | ⊘ | ● | ● | ● | ● | ● |
| Bakery - With Cooking - Retail | 131022 | 010100 | | FOOD | ● | ⊘ | ● | ● | ● | ● | ● |
| Bakery - With Cooking - Wholesale | 131024 | 010100 | | FOOD | ● | ⊘ | ● | ● | ● | ● | ● |
| Bakery Plants | | 051315 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Beaches - Bathing - Not Commercially Operated | | 040072 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Beauty and Hair Styling Salon | 131026 | 010113 | | SERV | ● | ⊘ | ● | ● | ▼ | ● | ▼ |
| Beauty or Barber Shop Supplies | 131028 | 011234 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Beauty or Barber Shop Supplies - Wholesale | 131030 | 010111 | | WHLS | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Beverage - Wholesale - Non-Alcoholic and Beer | 131032 | 010141 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Beverage Store - Non-Alcoholic and Beer | 131034 | 010146 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Bicycle Stores - Sales and Servicing | | 010150 | | | ⊘ | ⊘ | ● | ⊘ | ⊘ | ● | ⊘ |
| Bicycles - Rented to Others | | 010151 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Billiard or Pool Halls | | 010160 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Bingo Games - in Public Halls or Theaters - Commercially Operated | | 040075 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Boat or Ship Building - inboard and inboard/outboard | | 051400 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Boat or Ship Building - without motors | | 051401 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Boat Dealers | | 010101 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Boat Repair And Servicing | | 091235 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Boat Storage and Mooring | | 010105 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Boat Yards or Marinas | | 010107 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Boats - canoes or rowboats - for rent - not equipped with motors | | 010110 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Boats - canoes or rowboats - not for rent - not equipped with motors | | 040111 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Boats - motor or sail - not for rent | | 040115 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Boats - motor or sail - rented to others | | 010117 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Boats - non-owned over 26 feet | | 040140 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Boats - not for rent | | 040117 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Boats - rented to others | | 010119 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Bookbinders, Equipment & Supplies | 131036 | 051516 | | SERV | ● | ⊘ | ● | ● | ● | ● | ● |
| Books and Magazines | 131038 | 010204 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Books and Magazines - Wholesale | 131040 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Boutiques | 131042 | 018437 | | RETL | ● | ⊘ | ● | ● | ⊘ | ● | ● |
| Bowling Apparel and Accessories | 131044 | 018206 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Bowling Apparel and Accessories - Wholesale | 131046 | 018205 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |

Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|---|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Bowling Lanes | | 010220 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Brake Installation and Repair | | 010073 | 909324 | | ⊘ | ● | ● | ● | ● | ● | ● |
| Bridal and Tuxedo Shop - Retail | 131048 | 011127 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Bridal and Tuxedo Shop - Wholesale | 131050 | 011126 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Building - Lessors Risk - Retail/Mixed Occupancy with Habitational | 131064 | 061212 | | LSRO | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Building - Lessors Risk - Office Only | 131060 | 061212 | | LSRO | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Building - Lessors Risk - Retail/Mixed Occupancy without Habitational | 131066 | 061212 | | LSRO | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Building - Lessors Risk- Office with up to 25% Non Office Occupancy (no Habitational) | 131062 | 061212 | | LSRO | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Building - Owner Occupied (25% or More Occupied by Owner) | USEBPP | 061212 | | | ● | ⊘ | ⊘ | ⊘ | ▼ | ● | ● |
| Building or Premises - Bank | | 061223 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Building Material Dealer - Secondhand Material | | 010256 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Building Material Distributors | | 010257 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Cabinet Makers and Installers | 132001 | 091341 | | CONT | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Camera and Photographic Equipment | 131068 | 010309 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Camera and Photographic Equipment - Wholesale | 131070 | 010309 | | WHLS | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Camper or Travel Trailer Sales Agencies | | 010315 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Campgrounds - Not-For-Profit Only | | 010332 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Campgrounds - Other than Not-For-Profit | | 010331 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Camps - For-Profit | | 041421 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Camps - Not-For-Profit | | 041422 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Candle Shop | 131072 | 013506 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Candle Shop - Wholesale | 131074 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Candy or Confectionery Products Manufacturing | | 051752 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Candy, Nut or Confectionery Store | 131076 | 010352 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Candy, Nut or Confectionery Store - Wholesale | 131078 | 012361 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Car Washes | | 010367 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Car Washes - self-serve | | 010368 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Card and Stationery Store | 131080 | 018335 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Card and Stationery Store - Wholesale | 131082 | 016005 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Carpentry - Construction of Residential Property Not Exceeding Two and One Half Stories in Height | | 091340 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Carpentry - Interior | | 091341 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ● | ▼ |
| Carpentry Shop Only | | 091343 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |

Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|---|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Carpentry, NOC | 132002 | 091342 | | CONT | ● | ⊘ | ▼ | ▼ | ⊘ | ● | ● |
| Carpet and Floor Covering | 131084 | 012805 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Carpet and Floor Covering - Wholesale | 131086 | 012797 | | WHLS | ● | ⊘ | ▼ | ● | ● | ● | ● |
| Carpet and Floor Installation | 132003 | 094569 | | CONT | ● | ⊘ | ● | ● | ● | ● | ● |
| Carpet and Floor Installation | | 099746 | | | ● | ⊘ | ● | ● | ● | ● | ● |
| Carpet, Rug and Upholstery Cleaning | 132040 | 091404 | | CONT | ● | ⊘ | ● | ● | ● | ● | ● |
| Carpet, Rug, Furniture or Upholstery Cleaning - On Customers Premises | | 091405 | | | ⊘ | ⊘ | ⊘ | ⊘ | ● | ● | ⊘ |
| Carpet, Rug, Furniture or Upholstery Cleaning - Shop Only | | 011007 | | | ⊘ | ⊘ | ● | ● | ● | ● | ● |
| Caterers | | 011039 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Ceiling and Wall Panel Installation | 132004 | 092338 | | CONT | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Ceiling or Wall Installation - Metal | | 091436 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ● | ▼ |
| Cement and Concrete Finishing and Surfacing | 132005 | 091560 | | CONT | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Cemeteries | | 041603 | | | ⊘ | ⊘ | ● | ● | ▼ | ● | ● |
| Cemetery Supplies and Monuments | 131090 | 059482 | | RETL | ⊘ | ⊘ | ● | ● | ▼ | ● | ● |
| Ceramic, Pottery, China Shop | 131092 | 013506 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Ceramic, Pottery, China Shop - Wholesale | 131094 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Cheese Store | 131096 | 011258 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Cheese Store - Wholesale | 131098 | 012361 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Chimney Cleaning | | 091481 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Christmas Tree Lots | | 018437 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Churches or Other Houses of Worship | | 041650 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Cleaning - Outside Surfaces of Building | | 091523 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Clock and Watch Store | 131100 | 014655 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Clock and Watch Store - Wholesale | 131102 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Clock, Watch, and Jewelry Repair | 131104 | 055802 | | SERV | ● | ⊘ | ● | ● | ● | ● | ● |
| Clothing or Wearing Apparel Distributors | | 011126 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Clothing or Wearing Apparel Stores | | 011127 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Clothing Manufacturing | | 051896 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ● | ▼ |
| Clothing Repair Shops/Tailors | | 018506 | | | ● | ⊘ | ● | ● | ● | ● | ● |
| Clothing Repair Shops/Tailors | 131106 | 051896 | | SERV | ● | ⊘ | ● | ● | ● | ● | ● |
| Clubs - Civic, Service or Social - Having Buildings or Premises Owned or Leased | | 041667 | | | ⊘ | ⊘ | ▼ | ⊘ | ⊘ | ▼ | ⊘ |
| Clubs - Country or Golf | | 011138 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |

Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|---|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Clubs - Racquet Sports and Handball | | 041665 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Clubs Civic, Service or Social - No Buildings or Premises Owned or Leased Except for Office Purposes | | 041669 | | | ⊘ | ⊘ | ▼ | ⊘ | ⊘ | ▼ | ⊘ |
| Coffee Shop | 131108 | 018435 | | FOOD | ● | ⊘ | ● | ● | ● | ● | ● |
| Coffee, Tea or Spice | 131110 | 018435 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Coffee, Tea or Spice - Wholesale | 131112 | 012361 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Community Recreational Facilities - Not Operated by a Governmental Agency | | 041678 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Computer Service or Repair | 131114 | 091555 | | SERV | ● | ⊘ | ● | ● | ● | ● | ● |
| Computer Store | 131116 | 011160 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Computer Store - Wholesale | 131118 | 012362 | | WHLS | ● | ⊘ | ● | ▼ | ● | ● | ● |
| Concessionaire - Limited Cooking (in building) | 131120 | 016819 | | FOOD | ● | ⊘ | ● | ● | ● | ● | ● |
| Concessionaire - With Cooking (in building) | 131122 | 016819 | | FOOD | ● | ⊘ | ● | ● | ● | ● | ● |
| Concrete - Mixed in Transit | | 051956 | | | ⊘ | ⊘ | ● | ● | ⊘ | ▼ | ● |
| Concrete or Plaster Products Manufacturing - Not Structural | | 051957 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Concrete Construction | 132006 | 091560 | | CONT | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Concrete Products Manufacturing - Prestressed | | 051958 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Concrete Products Manufacturing - Structural | | 051959 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Condominium - Residential (Association Risk Only) | | 062003 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Contractors Equipment - cranes, derricks, power shovels and equipment incidental thereto - rented to others with operators | | 011201 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Contractors Equipment - cranes, derricks, power shovels and equipment incidental thereto - rented to others without operators | | 011202 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Contractors Equipment - earth moving equipment other than cranes, derricks and power shovels - rented to others with operators | | 011205 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Contractors Equipment - earth moving equipment other than cranes, derricks and power shovels - rented to others without operators | | 011206 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Contractors Equipment - excluding automobiles - rented to others with operators | | 011207 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Contractors Equipment - excluding automobiles - rented to others without operators | | 011208 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Contractors Equipment - hod or material platform hoists and equipment incidental thereto - rented to others with operators | | 011209 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Contractors Equipment - hod or material platform hoists and equipment incidental thereto - rented to others without operators | | 011210 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |

Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|---|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Contractors Equipment - ladders, scaffolds, scaffolding, sidewalk bridges, towers and equipment incidental thereto - rented to others | | 011211 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Contractors Equipment - scaffolds, sidewalk bridges, hod or material hoists towers - rented to others - installation, repair or removal operations only | | 011212 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Contractors Equipment - steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto - rented to others with operators | | 011213 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Contractors Equipment - steam boilers, compressors, air pressure tanks, pneumatic tools and equipment incidental thereto - rented to others without operators | | 011214 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Contractors Executive Supervisors or Executive Superintendents | | 091580 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Contractors Permanent Yard - Maintenance or Storage of Equipment or Material | | 091590 | | | ⊘ | ⊘ | ● | ● | ▼ | ⊘ | ● |
| Convenience Store (No Gas) | | 013673 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Convenience Store (With Gas) | | 013455 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Copying and Duplicating Service | 131124 | 011222 | | SERV | ● | ⊘ | ● | ● | ● | ● | ● |
| Cosmetic Store | 131126 | 011234 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Cosmetics - Wholesale | 131128 | 042499 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Crematories | | 041696 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Dairy Products - Wholesale | 131130 | 011258 | | WHLS | ● | ⊘ | ▼ | ▼ | ⊘ | ● | ● |
| Dairy Products Manufacturing | | 052002 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Dairy Products Store | 131132 | 011258 | | RETL | ● | ⊘ | ▼ | ▼ | ⊘ | ● | ● |
| Dance Clothing and Supplies | 131134 | 011127 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Day Care Centers | | 041715 | | | ⊘ | ⊘ | ▼ | ⊘ | ⊘ | ⊘ | ⊘ |
| Day Spa | 131136 | 018200 | | SERV | ● | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Delicatessen/Sandwich Shop - Limited Cooking | 131138 | 011288 | | FOOD | ● | ⊘ | ● | ● | ● | ● | ● |
| Delicatessen/Sandwich Shop - With Cooking | 131140 | 011288 | | FOOD | ● | ⊘ | ● | ● | ● | ● | ● |
| Dental Laboratory | 131142 | 012014 | | SERV | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Dental Laboratory - Wholesale | 131144 | 012014 | | WHLS | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Department or Discount Stores | | 012356 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Diagnostic Testing Laboratory | 131146 | 046112 | | SERV | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Distributors - Food or Drink, NOC | | 012361 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Distributors - NO Food/Drink, NOC | | 012362 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Door and Window Erection | 132007 | 091746 | | CONT | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Door, Window or Assembled Millwork - Dealer | 131148 | 014279 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Door, Window or Assembled Millwork - Wholesale | 131150 | 014279 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |

Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|---|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Drilling - Water | 132008 | 092102 | | CONT | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Driveway, Parking Area or Sidewalk - Paving or Repaving | 132009 | 092215 | | CONT | ● | ⊘ | ● | ● | ● | ● | ● |
| Drug Store | 131152 | 012375 | | RETL | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Drywall Installation | 132010 | 092338 | | CONT | ● | ⊘ | ▼ | ▼ | ⊘ | ▼ | ● |
| Dwellings - Four Family - Lessors Risk Only | | 063013 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Dwellings - One Family - Lessors Risk Only | | 063010 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Dwellings - Three Family - Lessors Risk Only | | 063012 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Dwellings - Two Family - Lessors Risk Only | | 063011 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Electrical and Lighting Store | 131154 | 018437 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Electrical and Lighting Store - Wholesale | 131156 | 012391 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Electrical Apparatus Installation, Servicing or Repair, NOC | | 092451 | | | ⊘ | ⊘ | ● | ▼ | ▼ | ● | ▼ |
| Electrical Equipment and Supplies | 131160 | 012393 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Electrical Equipment and Supplies - Wholesale | 131162 | 012391 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Electrical Wiring | 132012 | 092478 | | CONT | ● | ⊘ | ● | ● | ● | ● | ● |
| Electronic Repair | 131166 | 099650 | | SERV | ● | ⊘ | ● | ● | ● | ● | ● |
| Electroplating | | 052547 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Engraving | 131168 | 052660 | | SERV | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Entertainment Performed on Others Premises | | 043215 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Excavation | | 094007 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Fabric and Yarn | 131170 | 012510 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Fabric and Yarn - Wholesale | 131172 | 012509 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Farm - vegetables, melons, tree nuts, insect farming - not owner operated | | 003519 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Farm - vegetables, melons, tree nuts, insect farming - owner operated | | 003518 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Farm - Grain or other field crops - not owner operated | | 006519 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Farm - Grain or other field crops - owner operated | | 006518 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Farm - Livestock, Horses and other animals - not owner operated | | 001519 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Farm - Livestock, Horses and other animals - owner operated | | 001518 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Farm - Poultry or Dairy - not owner operated | | 002519 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Farm - Poultry or Dairy - owner operated | | 002518 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Feed Manufacturing, NOC | | 053001 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Feed, Grain or Hay Dealers | | 012583 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Fence Dealer | 131174 | 012651 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |



Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|--|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Fence Dealer - Wholesale | 131176 | 012651 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Fence Installation | 132013 | 094276 | | CONT | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Fire Departments - Volunteer | | 043551 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Floor Covering Distributors | | 012797 | | | ● | ⊘ | ● | ● | ● | ● | ● |
| Florist | 131180 | 012841 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Food Products Manufacturing - dry | | 053374 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Food Products Manufacturing - frozen | | 053375 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Food Products Manufacturing - not dry - in glass containers | | 053376 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ● | ▼ |
| Food Products Manufacturing - not dry - in other than glass containers | | 053377 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ● | ▼ |
| Formal Wear or Costumes - Rented To Others | 131182 | 012927 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Frozen Food Distributors | | 013049 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Fruit, Vegetable and Produce | 131184 | 013111 | | RETL | ● | ⊘ | ● | ● | ● | ▼ | ● |
| Fruit, Vegetable and Produce - Wholesale | 131186 | 013112 | | WHLS | ● | ⊘ | ● | ● | ● | ▼ | ● |
| Fuel Dealers or Distributors - Coal or Wood | | 013201 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Fuel Oil or Kerosene Distributors | | 013205 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Fuel Oil Or Kerosene Dealers | | 013204 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Funeral Home | 131188 | 043889 | | SERV | ● | ⊘ | ● | ● | ● | ● | ● |
| Furniture or Fixtures - Installation in Offices or Stores - Portable - Metal or Wood | | 095124 | | | ⊘ | ⊘ | ● | ● | ▼ | ● | ● |
| Furniture or Woodwork Stripping, Refinishing or Repairing - Shop Only | | 053734 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ▼ |
| Furniture Manufacturing or Assembling - Infants | | 053731 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Furniture Manufacturing or Assembling - Other Than Wood | | 053732 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Furniture Manufacturing or Assembling - Wood | | 053733 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Furniture Store | 131190 | 013351 | | RETL | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Garbage, Ash or Refuse Collecting | | 095233 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Gasoline or Oil Supply Station - Retail - Lessors Risk Only | | 044009 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Gasoline Station - Full Service | | 013453 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Gasoline Station - Self and Full Service Combined | | 013455 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Gasoline Station - Self Service | | 013454 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Gift, Souvenir or Novelty Store | 131192 | 013506 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Gift, Souvenir or Novelty Store - Wholesale | 131194 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Glass or Mirror Store - (No Auto Glass) | 131196 | 013590 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Glass or Mirror Store - Wholesale (No Auto Glass) | 131200 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |

Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|---|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Glaziers | 132015 | 013590 | | CONT | ● | ⊘ | ● | ● | ● | ● | ● |
| Golf Courses - Miniature | | 044069 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Golf Courses - Municipal or Public - Not Golf or Country Clubs | | 044070 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Golf Driving Ranges | | 044071 | | | ⊘ | ⊘ | ● | ● | ▼ | ● | ● |
| Golf Equipment and Supplies | 131202 | 018206 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Golf Equipment and Supplies - Wholesale | 131204 | 018205 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Golfmobiles - Loaned or Rented to Others | | 044072 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Gourmet and Specialty Food | 131206 | 018435 | | RETL | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Governmental Subdivision - not state or federal - counties or parishes population over 250000 | | 044113 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Governmental Subdivision - not state or federal - counties or parishes population under 10000 | | 044108 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Governmental Subdivision - not state or federal - counties or parishes population 100001-250000 | | 044112 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Governmental Subdivision - not state or federal - counties or parishes population 10001-25000 | | 044109 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Governmental Subdivision - not state or federal - counties or parishes population 25001-50000 | | 044110 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Governmental Subdivision - not state or federal - counties or parishes population 50001-100000 | | 044111 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Governmental Subdivision - not state or federal - municipalities population over 250000 | | 044106 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Governmental Subdivision - not state or federal - municipalities population under 100001-250000 | | 044105 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Governmental Subdivision - not state or federal - municipalities population under 10001-25000 | | 044102 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Governmental Subdivision - not state or federal - municipalities population under 2500 | | 044100 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Governmental Subdivision - not state or federal - municipalities population under 25001-50000 | | 044103 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Governmental Subdivision - not state or federal - municipalities population under 2501-10000 | | 044101 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Governmental Subdivision - not state or federal - municipalities population under 50001-100000 | | 044104 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Grading of Land | | 095410 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Greenhouse Erection | | 095487 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Grocery - Wholesale | 131208 | 013670 | | WHLS | ▼ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Grocery Stores, NOC | | 013673 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ⊘ | ▼ |
| Gunsmiths | | 095620 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Halls | | 044276 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Handyman | 132016 | 095625 | | CONT | ● | ⊘ | ▼ | ▼ | ⊘ | ● | ⊘ |
| Hardware - Wholesale | 131210 | 013715 | | WHLS | ● | ⊘ | ● | ● | ● | ▼ | ● |
| Hardware Store | 131212 | 013716 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |

Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|---|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Health or Exercise Clubs | | 044311 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Health or Exercise Facilities - Commercially Operated | | 044315 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Health or Natural Food Stores | | 013720 | | | ⊘ | ⊘ | ▼ | ⊘ | ⊘ | ● | ⊘ |
| Health Care Facilities - alcohol and drug - other than not-for-profit | | 044427 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Health Care Facilities - alcohol and drug - Not-for-profit only | | 044428 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Health Care Facilities - clinics, dispensaries or infirmaries treating outpatients only - no regular bed and board facilities - other than Not-For-Profit | | 044439 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Health Care Facilities - clinics, dispensaries or infirmaries treating outpatients only - no regular bed and board facilities - Not-For-Profit only | | 044440 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Health Care Facilities - convalescent or nursing homes - not mental - psychopathic institutions - other than Not-For-Profit | | 044429 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Health Care Facilities - convalescent or nursing homes - not mental - psychopathic institutions - Not-For-Profit only | | 044430 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Health Care Facilities - homes for the aged - other than Not-For-Profit | | 044431 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Health Care Facilities - homes for the aged - Not-For-Profit only | | 044432 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Health Care Facilities - homes for the physically handicapped or orphaned - other than Not-For-Profit | | 044433 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Health Care Facilities - homes for the physically handicapped or orphaned - Not-For-Profit only | | 044434 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Health Care Facilities - hospitals - other than Not-For-Profit | | 044435 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Health Care Facilities - hospitals - Not-For-Profit only | | 044436 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Health Care Facilities - mental - psychopathic institutions - other than Not-For-Profit | | 044437 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Health Care Facilities - mental - psychopathic institutions - Not-For-Profit only | | 044438 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Hobby, Craft or Artists' Supply | 131214 | 014101 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Hobby, Craft or Artists' Supply - Wholesale | 131216 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Home Furnishings - Wholesale | 131218 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Home Furnishings Store | 131220 | 018437 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Hotels and Motels - with Pools or Beaches - Less than 4 Stories | | 045190 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Hotels and Motels - with Pools or Beaches - More than 4 Stories | | 045191 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Hotels and Motels - without Pools or Beaches - Less than 4 Stories | | 045192 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Hotels and Motels - without Pools or Beaches - More than 4 Stories | | 045193 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Hotels and Motels - Less than 4 Stories - Lessors Risk Only | | 064074 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |



Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|---|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Hotels and Motels - More than 4 Stories - Lessors Risk Only | | 064075 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Household Furnishings Installation and Repair | 132017 | 096053 | | CONT | ● | ⊘ | ● | ● | ● | ● | ● |
| Hunting Preserves | | 045224 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Ice Cream and Yogurt Store | 131224 | 014401 | | FOOD | ● | ⊘ | ● | ● | ● | ● | ● |
| Ice Dealer - Wholesale | 131226 | 014405 | | WHLS | ▼ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Instrument Manufacturing - Analytical, Calibrating, Measuring, Testing or Recording | | 055647 | | | ⊘ | ⊘ | ▼ | ⊘ | ⊘ | ▼ | ⊘ |
| Instrument Manufacturing - Control | | 055648 | | | ⊘ | ⊘ | ▼ | ⊘ | ⊘ | ▼ | ⊘ |
| Instrument Manufacturing, NOC | | 055649 | | | ⊘ | ⊘ | ▼ | ⊘ | ⊘ | ▼ | ⊘ |
| Insulation Work - Mineral | | 096410 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Insulation Work - Organic | | 096409 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Insulation Work - Plastic | | 096408 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Interior Decorator | 132018 | 096611 | | CONT | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Internet Access Provider | | 047600 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Internet Service Provider | | 047610 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Janitorial Services | 132019 | 096816 | | CONT | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Janitorial Supply | 131228 | 014527 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Janitorial Supply - Wholesale | 131230 | 014527 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Jewelry Manufacturing | | 055802 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Junk Dealers | | 045380 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Kennel - Breeding, Boarding or Sales | 131232 | 045450 | | SERV | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Kitchen Accessories | 131234 | 018437 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Kitchen Accessories - Wholesale | 131236 | 012467 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Labor Union Offices | | 065007 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Laboratories - Research, Development or Testing | | 097002 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Land Occupied by Persons Other Than the Insured for Business Purposes - Lessors Risk Only | | 045539 | | | ⊘ | ⊘ | ⊘ | ▼ | ▼ | ● | ▼ |
| Landscape Gardening | 132020 | 097047 | | CONT | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Laundry and Dry Cleaning - Self-Service | 131238 | 014731 | | SERV | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Laundry and Dry Cleaning Receiving Station | 131240 | 014732 | | SERV | ● | ⊘ | ● | ● | ● | ● | ● |
| Laundry Rental Service | | 014734 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Lawn Care Services | | 097050 | | | ⊘ | ⊘ | ● | ● | ▼ | ● | ● |
| Lawn Sprinkler Installation | 132021 | 098483 | | CONT | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Leather Goods | 131242 | 011127 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |

Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|---|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Leather Goods - Wholesale | 131244 | 011126 | | WHLS | ● | ⊘ | ⊘ | ⊘ | ● | ● | ● |
| Libraries | | 066309 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Liquor - Wholesale | 131246 | 010140 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Liquor Store | 131248 | 010145 | | RETL | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Locksmith | | 014913 | | | ⊘ | ⊘ | ● | ● | ● | ● | ● |
| Luggage Store | 131250 | 018437 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Luggage Store - Wholesale | 131252 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Lumberyards | | 045819 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Machine Shop, NOC | | 097220 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Machinery or Equipment - Farm - Installation, Servicing or Repair | | 097221 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Machinery or Equipment - Industrial - Installation, Servicing or Repair | | 097222 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ⊘ |
| Machinery or Equipment - Installation, Servicing or Repair, NOC | | 097223 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ⊘ |
| Machinery or Equipment Dealers - Construction or Industrial - Mobile Type | | 015060 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Machinery or Equipment Dealers - Yard or Garden Type | | 015063 | | | ⊘ | ⊘ | ● | ▼ | ▼ | ● | ▼ |
| Machinery or Equipment Dealers, NOC | | 015062 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Mail Box or Packaging Store | 131254 | 015070 | | SERV | ● | ⊘ | ● | ▼ | ● | ● | ● |
| Mail Order House | | 045901 | | | ⊘ | ⊘ | ● | ▼ | ● | ● | ▼ |
| Mailing or Addressing Company | 131256 | 045937 | | SERV | ● | ⊘ | ● | ● | ● | ● | ● |
| Manufacturers Representatives | | 045993 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Markets - open air (Lessors Risk only) other than Not-For-Profit | | 015123 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Markets - open air (Lessors Risk only) Not-For-Profit only | | 015124 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Markets - Not open air (Lessors Risk only) other than Not-For-Profit | | 015119 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Markets - Not open air (Lessors Risk only) Not-For-Profit only | | 015120 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Masonry Work | 132022 | 097447 | | CONT | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Maternity Shop | 131258 | 011127 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Mausoleums | | 046004 | | | ⊘ | ⊘ | ● | ● | ▼ | ● | ● |
| Meat, Fish, Poultry or Seafood | 131260 | 015224 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Meat, Fish, Poultry or Seafood - Wholesale | 131262 | 015223 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Meat, Fish, Poultry or Seafood Processing | | 056760 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Medical, Hospital and Surgical Equipment and Supplies - Rented to Others | | 015300 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Medical, Hospital and Surgical Supplies - Stores | | 015314 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |

Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|---|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Metal Dealers or Distributors - Nonstructural | | 015404 | | | ⊘ | ⊘ | ● | ▼ | ▼ | ▼ | ▼ |
| Metal Dealers or Distributors - Structural | | 015405 | | | ⊘ | ⊘ | ● | ⊘ | ⊘ | ▼ | ⊘ |
| Metal Erection - Decorative or Artistic | | 097650 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Metal Erection - Frame Structures - Ironwork on Outside of Buildings | | 097651 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Metal Erection - In the Construction of Dwellings Not Exceeding 2 Stories in Height | | 097652 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Metal Erection - Nonstructural, NOC | | 097653 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Metal Erection - Structural, NOC | | 097655 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Metal Goods Manufacturing - Stamping - Not Signs | | 056912 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Metal Goods Manufacturing, NOC | | 056911 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Metal Heat Processing | | 056913 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Metal Works - Shop - Decorative or Artistic | | 059914 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Metal Works - Shop - Structural - Load Bearing | | 056915 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Metal Works - Shop - Structural - Not Load Bearing | | 056916 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Milk Depots or Dealers | | 057001 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Milk Processing | | 057002 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Mobile Home Parks or Courts | | 046202 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Mobile Home Sales Agencies | | 015488 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Museum | | 046426 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Music Store | 131264 | 016676 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Music Store - Wholesale | 131266 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Musical Instrument Manufacturing | | 057257 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Musical Instrument Store | 131268 | 015538 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Musical Instrument Store - Wholesale | 131270 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Nail Salon | 131272 | 015600 | | SERV | ● | ⊘ | ▼ | ▼ | ⊘ | ● | ● |
| Net Manufacturing, NOC | | 057410 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Newspaper or Magazine Distributor | | 015607 | | | ⊘ | ⊘ | ● | ● | ▼ | ● | ● |
| Newsstands | 131274 | 015608 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Night Clubs, Cabarets and Comedy Clubs | | 015656 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Nursery - Garden | | 015699 | | | ⊘ | ⊘ | ● | ● | ▼ | ● | ● |
| Office Furniture and Fixture Installation | 132023 | 423210 | | CONT | ● | ⊘ | ● | ● | ● | ● | ● |
| Office Machine Installation and Repair | 132024 | 811212 | | CONT | ● | ⊘ | ● | ● | ● | ● | ● |
| Office Machines and Equipment | 131276 | 018437 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Office Machines and Equipment - Wholesale | 131278 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |

Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|--|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Office Machines or Appliances - Installation, Inspection, Adjustment or Repair | | 098111 | | | ⊘ | ⊘ | ● | ● | ● | ● | ● |
| Office Machines Manufacturing | | 057572 | | | ⊘ | ⊘ | ▼ | ⊘ | ⊘ | ▼ | ⊘ |
| Office Supplies | 131282 | 018437 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Office Supplies - Wholesale | 131284 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Accountant | 131286 | 061226 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Actuary | 131288 | 061226 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Advertising Agency | 131290 | 061226 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Answering Service | 131292 | 061226 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Appraisal and Inspection Service | 131294 | 096317 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Audio Consultant | 131296 | 041677 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Auditor | 131298 | 041677 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Bookkeeping Service | 131300 | 041677 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Cardiologist | 131302 | 066561 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Chiropractor | 131304 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Claims Adjuster | 131306 | 096317 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Computer Consulting | 131308 | 041675 | | OFFC | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Office: Consultants - NOC | | 041677 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Office: Contractors | 132035 | 061226 | | CONT | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Court Reporter/Stenographer | 131310 | 047367 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Credit and Debt Counseling Service | 131312 | 061226 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Dental | 131314 | 066561 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Dermatologist | 131316 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Draftsmen | 131318 | 091805 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Employment Agency | 131320 | 043200 | | OFFC | ● | ⊘ | ● | ▼ | ⊘ | ▼ | ● |
| Office: Engineers & Architects & Surveyors | 131322 | 092663 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Escrow Agency | 131324 | 061223 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Estate/Financial Planning and Management | 131326 | 061226 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Family Practice | 131328 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Geneticist | 131330 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Graphic Design and Commercial Artist | 131332 | 041677 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Gynecologist | 131334 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Hearing Aid Service | 131336 | 013759 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |



Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|------------------------------------|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Office: Insurance Agent | 131338 | 045334 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Internal Medicine | 131340 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Lawyers Office | 131342 | 066122 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Market Research Firm | 131344 | 046112 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Medical Billing Service | 131346 | 061226 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Medical, NOC | 131348 | 066561 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Mortgage Broker | 131350 | 061223 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Neurologist | 131352 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Notary Public | 131356 | 061226 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: NOC | 131354 | 061226 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Obstetrician | 131358 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Oncologist | 131360 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Ophthalmologist | 131362 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Optician | 131364 | 015839 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Optometrists | 131365 | 015839 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Orthopedic Surgeon | 131366 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Pathologist | 131368 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Payroll Accounting Service | | 061226 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Office: Pediatrician | 131370 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Podiatrist | 131372 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Psychiatrist | 131374 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Psychologist | 131376 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Radiologist | 131378 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Real Estate Agent | 131380 | 047050 | | OFFC | ● | ⊘ | ● | ● | ● | ▼ | ● |
| Office: Speech Therapist | 131382 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Stockbroker | 131384 | 061226 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Surgeon | 131386 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Tax Preparation Service | 131388 | 041677 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Ticket Agency | 131390 | 068439 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Title Agent | 131392 | 045334 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Office: Translator | 131394 | 061226 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Travel Agent | 131396 | 061226 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |

Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|---|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Office: Urologist | 131398 | 066561 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Website Designer | 131400 | 096930 | | OFFC | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Office: Word Processing Service | 131402 | 061226 | | OFFC | ● | ⊘ | ● | ● | ● | ● | ● |
| Optical Goods | 131404 | 015839 | | SERV | ● | ⊘ | ● | ● | ● | ● | ● |
| Optical Goods - Wholesale | 131406 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Paint, Wallpaper or Wallcovering | 131408 | 015991 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Paint, Wallpaper or Wallcovering - Wholesale | 131410 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Painting - Exterior Buildings or Structures - Not Exceeding Three Stories in Height | | 098304 | | | ⊘ | ⊘ | ● | ▼ | ▼ | ● | ▼ |
| Painting - Shop Only | | 098308 | | | ⊘ | ⊘ | ▼ | ● | ▼ | ● | ● |
| Painting and Paperhanging | 132025 | 098305 | | CONT | ● | ⊘ | ● | ● | ● | ● | ● |
| Painting, Picture or Frame Stores | | 015993 | | | ⊘ | ⊘ | ● | ● | ● | ● | ● |
| Paper Goods Manufacturing | | 057725 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Paper, Paper Products and Party Supplies | 131414 | 018335 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Paper, Paper Products and Party Supplies - Wholesale | 131416 | 016005 | | WHLS | ● | ⊘ | ▼ | ● | ● | ● | ● |
| Paperhanging | | 098344 | | | ⊘ | ⊘ | ● | ● | ▼ | ● | ● |
| Parades | | 046590 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Parking - private | | 046622 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Parking - public - not open air | | 046603 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Parking - public - open air | | 046604 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Parking - public - shopping centers - maintained by the insured (Lessors Risk only) | | 046607 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Parking - public - shopping centers - maintained by the lessee (Lessors Risk only) | | 046606 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Parks or Playgrounds | | 046671 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Pattern Manufacturing - Metal | | 057808 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Pattern Manufacturing - Paper | | 057810 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Pattern Manufacturing, NOC | | 057809 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Pest Control Services | | 043470 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Pet Day Care | 131418 | 016404 | | SERV | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Pet Grooming | 131420 | 016402 | | SERV | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Pet Store | 131422 | 016403 | | RETL | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Pet Supplies | 131424 | 016403 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Pet Supplies - Wholesale | 131426 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Pet Training | 131428 | 016404 | | SERV | ● | ⊘ | ● | ● | ▼ | ● | ● |

Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|--|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Photo Finishing | 131430 | 057997 | | SERV | ● | ⊘ | ● | ● | ● | ● | ● |
| Photographer/Videographer | 131432 | 016471 | | SERV | ● | ⊘ | ● | ● | ● | ● | ● |
| Piano Tuning | | 098405 | | | ⊘ | ⊘ | ● | ● | ● | ● | ● |
| Picnic Grounds - Commercially Operated | | 046773 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Pictures or Frames | 131434 | 015993 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Pictures or Frames - Wholesale | 131436 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Pizza Shop - Ovens Only | 131438 | 010100 | | FOOD | ● | ⊘ | ● | ● | ● | ▼ | ● |
| Pizza Shop - With Cooking - without seating | 131440 | 016902 | | FOOD | ● | ⊘ | ● | ● | ● | ▼ | ● |
| Pizza Shop - With Cooking - without table service - with seating | 131442 | 016901 | | FOOD | ● | ⊘ | ● | ● | ● | ▼ | ● |
| Plant and Greenery Services | 131444 | 015699 | | SERV | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Plaster and Stucco | 132026 | 098449 | | CONT | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Plastic or Rubber Supply Goods Distributors | | 016501 | | | ⊘ | ⊘ | ▼ | ● | ▼ | ● | ● |
| Plumbing | 132027 | 098483 | | CONT | ● | ⊘ | ● | ● | ● | ● | ● |
| Plumbing - Commercial and Industrial | | 098482 | | | ⊘ | ⊘ | ● | ▼ | ▼ | ● | ▼ |
| Plumbing Fixtures Manufacturing | | 058095 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Plumbing Supplies and Fixtures | 131446 | 016527 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Plumbing Supplies and Fixtures - Wholesale | 131448 | 016527 | | WHLS | ● | ⊘ | ▼ | ▼ | ● | ● | ● |
| Plumbing Supplies Manufacturing, NOC | | 058096 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Prefabricated Building Erection | | 098502 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Printers or Electrotypers Supplies Distributors | | 016588 | | | ⊘ | ⊘ | ● | ● | ● | ● | ● |
| Printing | 131452 | 058408 | | SERV | ● | ⊘ | ● | ● | ● | ● | ● |
| Printing Supplies | 131454 | 016588 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Printing Supplies - Wholesale | 131456 | 016588 | | WHLS | ● | ⊘ | ▼ | ● | ▼ | ● | ● |
| Produce Handling or Packing | | 016604 | | | ⊘ | ⊘ | ● | ● | ⊘ | ● | ● |
| Professional and Trade Associations - No Buildings or Premises Owned or Leased Except as Offices | | 046881 | | | ⊘ | ⊘ | ● | ▼ | ▼ | ● | ▼ |
| Race Tracks - motorized vehicles - operators | | 046911 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Race Tracks - motorized vehicles - sponsor's risk only | | 046915 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Race Tracks - motorized vehicles - Lessors Risk only | | 046913 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Race Tracks - operators | | 046912 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Racing - Lessors Risk only | | 046914 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Racquet Sports and Handball Facilities - Commercially Operated | | 016670 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Radio/TV Broadcasting Stations | | 098597 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |

Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|---|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Real Estate Development Property | | 047051 | | | ⊘ | ⊘ | ⊘ | ▼ | ⊘ | ▼ | ▼ |
| Real Estate Property Managed | | 047052 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Recreational Vehicle Dealers | | 016694 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Recycling Collection Centers | | 047146 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Refreshment Stand/Juice Bar | 131458 | 011168 | | FOOD | ● | ⊘ | ● | ● | ● | ● | ● |
| Refrigeration Equipment | 131460 | 016705 | | RETL | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Refrigeration Equipment - Wholesale | 131462 | 016705 | | WHLS | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Refrigeration Systems or Equipment - Dealers and Distributors and Installation, Servicing or Repair - Commercial | | 098636 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Religious Supplies | 131466 | 018437 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Religious Supplies - Wholesale | 131468 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Renovating - Outside Surfaces of Buildings | | 098640 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Rental Stores - Machinery or Equipment, Rented to Others on a Long Term Basis | | 016723 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Rental Stores, NOC | | 016722 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Restaurant and Bar Supplies | 131470 | 012467 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Restaurant and Bar Supplies - Wholesale | 131472 | 012467 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Restaurants - with no sale of alcoholic beverages - with table service | | 016900 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Restaurants - with no sale of alcoholic beverages - without seating | | 016902 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Restaurants - with no sale of alcoholic beverages - without table service with seating | | 016901 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Restaurants - with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants - with table service | | 016910 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Restaurants - with sale of alcoholic beverages that are less than 30% of the annual receipts of the restaurants - without table service with seating | | 016911 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Restaurants - with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants - with dance floor | | 016915 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Restaurants - with sale of alcoholic beverages that are 30% or more of but less than 75% of the total annual receipts of the restaurants - without dance floor | | 016916 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - bar service only (no tables): with dance floor | | 016940 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - bar service only (no tables): without dance floor | | 016941 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - with dance floor: no table service | | 016921 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |



Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|---|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - with dance floor: table service | | 016920 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - without dance floor: no table service | | 016931 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Restaurants - with sale of alcoholic beverages that are 75% or more of total annual receipts of the restaurants - with tables - without dance floor: table service | | 016930 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Restaurants - Bring your own alcohol - with no sale of alcoholic beverages - with table service | | 016905 | | | ⊘ | ⊘ | ⬇ | ⬇ | ⬇ | ● | ⬇ |
| Restaurants - Bring your own alcohol - with no sale of alcoholic beverages - without table service - with seating | | 016906 | | | ⊘ | ⊘ | ⬇ | ⬇ | ⬇ | ● | ⬇ |
| Rigging - Not Ship or Boat | | 098658 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Roofing - Commercial | | 098677 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⬇ | ⊘ |
| Roofing - Residential | | 098678 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⬇ | ⊘ |
| Rubber Stamp Manufacturing or Assembling | | 058759 | | | ⊘ | ⊘ | ⬇ | ⬇ | ⬇ | ● | ⬇ |
| Sail Making | | 058822 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⬇ | ⊘ |
| Sales or Service Organizations | | 047367 | | | ⊘ | ⊘ | ● | ⬇ | ⬇ | ● | ⬇ |
| Sand or Gravel Digging | | 098710 | | | ⊘ | ⊘ | ⬇ | ⬇ | ⊘ | ⊘ | ⊘ |
| Sandblasting | | 098705 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⬇ | ⊘ |
| Saunas and Baths - Public | | 047420 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Saw Mills or Planing Mills | | 058873 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Schools - colleges, universities, junior colleges or college preparatory Not-For-Profit only | | 067509 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Schools - colleges, universities, junior colleges or college preparatory Other than Not-For-Profit | | 067508 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Schools - correspondence | | 047468 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Schools - dormitory facilities - Not-For-Profit only | | 067511 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Schools - dormitory facilities - Other than Not-For-Profit | | 067510 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Schools - faculty liability for corporal punishment of students | | 047469 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Schools - private - elementary, kindergarten or junior high - Not-For-Profit only | | 047476 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Schools - private - elementary, kindergarten or junior high - Other than Not-For-Profit | | 047475 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Schools - private - high - Not-For-Profit only | | 047478 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Schools - private - high - Other than Not-For-Profit | | 047477 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Schools - public - elementary, kindergarten or junior high | | 047471 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Schools - public - high | | 047473 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Schools - trade or vocational | | 047474 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Schools - Not-For-Profit only | | 067513 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |

Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|---|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Schools - Other than Not-For-Profit | | 067512 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Screen Printing | 131474 | 059722 | | SERV | ● | ⊘ | ● | ● | ● | ● | ● |
| Screen Printing - Wholesale | 131476 | 059722 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Secondhand or Salvage Dealers and Distributors | | 016881 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Septic Tank Systems - Cleaning | 132028 | 098805 | | CONT | ● | ⊘ | ● | ● | ● | ● | ● |
| Septic Tank Systems - Installation, Servicing or Repair | | 098806 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Sewer Cleaning | | 098813 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Sewer Mains or Connections Construction | | 098820 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Sewing Machines and Accessories | 131478 | 010042 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Sewing Machines and Accessories - Wholesale | 131480 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Sheet Metal Work | 132029 | 098884 | | CONT | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Sheet Metal Work - Outside | | 098884 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Sheet Metal Work - Shop Only | | 058922 | | | ⊘ | ⊘ | ● | ● | ▼ | ● | ● |
| Shelters, Mission, Settlement or Halfway Houses - Not Church or Office Buildings | | 067017 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Ship Chandler Stores | | 018078 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Shoe Repair | | 018109 | | | ⊘ | ⊘ | ● | ● | ● | ● | ● |
| Shoe Store | 131482 | 018110 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Shoe Store - Wholesale | 131484 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Shop - Work shop in connection with Contracting operation. | 132034 | 068706 | | CONT | ● | ⊘ | ● | ▼ | ⊘ | ● | ● |
| Shopping Centers - Buildings or Premises Not Occupied by Insured - Lessors Risk Only | | 067635 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Shopping Centers - Indoor Malls - Buildings or Premises Not Occupied by the Insured - Lessors Risk Only | | 067634 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Siding Installation | 132030 | 098967 | | CONT | ● | ⊘ | ▼ | ▼ | ⊘ | ● | ● |
| Sign Erection, Installation or Repair | | 098993 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Sign Manufacturing - Electrical | | 059057 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Sign Manufacturing, NOC | | 059058 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Sign Painting or Lettering - Inside of Buildings | | 099003 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Sign Painting or Lettering - On Buildings or Structures | | 099004 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Skating Rink - Ice | | 048177 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Skating Rink - Roller | | 048178 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Snow and Ice Removal | 132037 | 099310 | | CONT | ● | ⊘ | ▼ | ▼ | ▼ | ▼ | ● |
| Social Gatherings and Meetings - On Premises Not Owned or Operated by Insured | | 048557 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Social Services - Consulting Services Only - Operated by the Private Sector | | 048600 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |

Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|--|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Solar Energy Contractors | | 099080 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Sporting Goods or Athletic Equipment - Distributors | | 018205 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Sporting Goods or Athletic Equipment Stores | | 018206 | | | ⊘ | ⊘ | ● | ▼ | ● | ● | ▼ |
| Stone Cutting or Polishing | | 059482 | | | ⊘ | ⊘ | ● | ● | ▼ | ● | ● |
| Storage Building - in connection with a food occupancy | 131496 | 068706 | | FOOD | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Storage Building - in connection with a retail occupancy | 131488 | 068706 | | RETL | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Storage Building - in connection with a service occupancy | 131490 | 068706 | | SERV | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Storage Building - in connection with a wholesale occupancy | 131492 | 068706 | | WHLS | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Storage Building - in connection with an office occupancy | 131494 | 068706 | | OFFC | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Storage Building - in connection with Lessors Risk occupancy | 131486 | 068706 | | LSRO | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Storage/Retail Building - in connection with a Contractors occupancy | 132033 | 068706 | | CONT | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Stores - Food or Drink, NOC | | 018435 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Stores - No Food or Drink, NOC | | 018437 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Street or Road Construction or Reconstruction | | 099315 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Street or Road Paving or Repaving, Surfacing or Resurfacing or Scraping | | 099321 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Street Cleaning/Snow Removal | | 099303 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Subcontracted Work - in connection with construction, reconstruction, erection or repair | 132036 | 091581 | | CONT | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings | 131498 | 091581 | | LSRO | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings | 131500 | 091581 | | FOOD | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings | 131502 | 091581 | | RETL | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings | 131504 | 091581 | | WHLS | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings | 131506 | 091581 | | SERV | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Subcontracted Work - in connection with construction, reconstruction, erection or repair - not buildings | 131508 | 091581 | | OFFC | ● | ⊘ | ▼ | ▼ | ▼ | ● | ● |
| Sun Tanning Salons | | 048808 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Sunglasses | 131510 | 015839 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Sunglasses - Wholesale | 131512 | 015839 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Supermarkets | | 018501 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Surveyors - Land - Not Engaged in Actual Construction | | 099471 | | | ⊘ | ⊘ | ● | ● | ● | ● | ● |
| Swimming Pool Servicing | 132042 | 099505 | | CONT | ● | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Swimming Pools | | 048925 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |



Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|--|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Swimming Pools - Commercially Operated | | 048924 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Swimming Pools - Installation, Servicing or Repair - Above Ground | | 099506 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ● | ▼ |
| Swimming Pools - Installation, Servicing or Repair - Below Ground | | 099507 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ● | ▼ |
| Tailoring or Dressmaking Service - Custom | 131514 | 018507 | | SERV | ● | ⊘ | ▼ | ● | ● | ● | ● |
| Tank Building or Manufacturing - Metal - Not Pressurized | | 059660 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Tank Building or Manufacturing - Metal - Pressurized | | 059661 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Tank Construction, Installation, Erection or Repair - Metal - Not Pressurized | | 099570 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Tank Construction, Installation, Erection or Repair - Metal - Not Pressurized - Within Buildings Exclusively | | 099572 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Tank Construction, Installation, Erection or Repair - Metal - Pressurized | | 099571 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Tank Construction, Installation, Erection or Repair - Metal - Pressurized - Within Buildings Exclusively | | 099573 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Tattoo Parlors | | 018570 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Taxidermist | 131516 | 049005 | | SERV | ● | ⊘ | ● | ● | ● | ● | ● |
| Telecommunication Equipment Providers | | 018575 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Telecommunication Service Providers | | 099600 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Tent or Canvas Goods - Erection, Removal or Repair - Away From Shop | | 099709 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Tents or Canopies - Loaned or Rented to Others | | 049111 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Textile Products Manufacturing - Fabricated | | 059725 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Textile Spinning, Weaving or Knitting Mills | | 059726 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Theaters - drive-in | | 049181 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Theaters - motion pictures | | 049183 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Theaters - Not-For-Profit only | | 049185 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Theaters - Other than Not-For-Profit only | | 049184 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Theatrical Companies - Traveling | | 099718 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Tile, Stone or Terrazzo Work | 132031 | 099746 | | CONT | ● | ⊘ | ● | ● | ● | ● | ● |
| Tire Dealers | | 018616 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Tobacco Products Distributors | | 018707 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Tobacco Products Stores | | 018708 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Tool Manufacturing - Accessories, NOC | | 059781 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Tool Manufacturing - Hand Type - Not Powered | | 059782 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Tool Manufacturing - Hand Type - Powered | | 059783 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Tool Manufacturing - Power Equipment - Household Type - Outdoor or Workshop | | 059784 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Townhouses or Similar Associations (Association Risk Only) | | 068500 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |

Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|--|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Toy Store | 131518 | 018834 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Toy Store - Wholesale | 131520 | 018833 | | WHLS | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Toys or Games Manufacturing | | 059790 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Trailer Dealer | | 019795 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Trailer Rental | | 019796 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Travel Agency Tours | | 049333 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Tree Pruning, Dusting, Spraying, Repairing, Trimming or Fumigating | | 099777 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Truckers | | 099793 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Uniform Store | 131522 | 011127 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Upholstering - Shop Only | | 099827 | | | ⊘ | ⊘ | ▼ | ● | ▼ | ● | ● |
| Upholstering, NOC | | 099826 | | | ⊘ | ⊘ | ▼ | ● | ▼ | ● | ● |
| Vacant Buildings - Not Factories | | 068606 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Vacant Land | | 049451 | | | ⊘ | ⊘ | ⊘ | ▼ | ⊘ | ▼ | ▼ |
| Variety Stores | | 018911 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ● | ▼ |
| Vending Machine Operations - Confection, Food, Beverage or Ice | | 049617 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Vending Machine Operations, NOC | | 049619 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Vending Machines Operations - Tobacco Products | | 049618 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Veterinarian or Veterinary Hospital | 131524 | 099851 | | SERV | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Video and DVD | 131526 | 018920 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Video and DVD - Wholesale | 131528 | 012362 | | WHLS | ⊘ | ⊘ | ● | ● | ● | ● | ● |
| Warehouse - cold individual storage lockers | | 049673 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Warehouses | | 099938 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Warehouses - cold storage - public | | 099917 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Warehouses - mini-warehouses | | 018991 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Warehouses - occupied by multiple interests (Lessors Risk only) | | 068702 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Warehouses - occupied by single interest (Lessors Risk only) | | 068703 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Warehouses - private - other than Not-For-Profit | | 068706 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Warehouses - private - Not-For-Profit only | | 068707 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Washing Machines, Dryers or Irons - coin meter type | | 019007 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Watch or Watch Case Manufacturing | | 059923 | | | ⊘ | ⊘ | ▼ | ▼ | ▼ | ▼ | ▼ |
| Water Companies | | 099943 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Water Mains or Connections Construction | | 099946 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Water Softening & Conditioning - Equipment, Service & Supplies | 131530 | 016527 | | SERV | ● | ⊘ | ● | ● | ⊘ | ● | ● |

Risk Appetite Guide - Quick Reference (All States)

Merchants Mutual Insurance Company
Merchants Preferred Insurance Company

| Business Description | MAP Class Code | ISO GL Class Code | Auto Repair Class Code | Market Segment | MAP Symbol | Auto Repair Symbol | Property Symbol | General Liability Symbol | Worker's Comp Symbol | Commercial Auto Symbol | Umbrella Symbol |
|---|----------------|-------------------|------------------------|----------------|------------|--------------------|-----------------|--------------------------|----------------------|------------------------|-----------------|
| Water Softening Equipment - Installation, Servicing or Repair | 132032 | 099948 | | CONT | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Water Softening Equipment - Rented to Others | | 019051 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Waterproofing | | 099955 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Waterproofing - by pressure apparatus | | 099952 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Waterproofing - by trowel - exterior | | 099953 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Waterproofing - by trowel - interior or insulation work | | 099954 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Welding or Cutting | | 099969 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Wicker, Rattan, Willow or Twisted Fiber Products Manufacturing | | 059947 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Wigs and Hairpieces | 131532 | 018437 | | RETL | ● | ⊘ | ● | ● | ● | ● | ● |
| Wigs and Hairpieces - Wholesale | 131534 | 012362 | | WHLS | ● | ⊘ | ● | ● | ● | ● | ● |
| Wigs or Hairpieces Manufacturing | | 059955 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Window Cleaning | | 099975 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ● | ⊘ |
| Window Decorating | | 049840 | | | ⊘ | ⊘ | ● | ● | ● | ● | ● |
| Window Treatment - Including Blinds and Draperies | 131536 | 018437 | | RETL | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Window Treatment - Including Blinds and Draperies - Wholesale | 131538 | 012362 | | WHLS | ● | ⊘ | ● | ● | ▼ | ● | ● |
| Wire Cloth Manufacturing | | 059970 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Wire Drawing | | 059973 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Wire Goods Manufacturing, NOC | | 059975 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Wire Rope or Cable Manufacturing - Metal | | 059977 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ▼ | ⊘ |
| Wood Products Manufacturing, NOC | | 059985 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Wood Turned Products Manufacturing, NOC | | 059986 | | | ⊘ | ⊘ | ▼ | ▼ | ⊘ | ▼ | ▼ |
| Wrecking - buildings or structures | | 099986 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Wrecking - dismantling of prefabricated dwellings not exceeding three stories for re-erection | | 099987 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Wrecking - marine | | 099988 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Youth Recreation Program | | 049890 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| YMCA, YWCA or Similar Institution | | 049870 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |
| Zoos or Aquarium | | 049902 | | | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ | ⊘ |